

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Robert Wallach, et al.

Serial No: 09/645,795

Examiner: Frenel, Vanel

Filed: August 24, 2000

Group Art Unit: 3626

For : INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE  
PURCHASE OR LEASE OF AN AUTOMOBILE AFTER AN  
EXPIRATION OF A LEASE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

In response to the Office Action dated June, 1, 2006, Applicants respectfully  
request reconsideration in view of the following Amendments and remarks.

**Amendments** to the **Claims** are included in the listing of claims which begins  
on page 2 of this paper.

**Remarks** begin on page 32 of this paper.